

In re:  
James A. Bender  
Patricia J. Bender  
Debtors

Case No. 12-21451-elf  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 25

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db/jdb +James A. Bender, Patricia J. Bender, 618 Wilder Road, Wallingford, PA 19086-6837  
12948404 +Berkheimer Tax Administrator, P.O. Box 995, 50 North Seventh Street, Bangor, PA 18013-1731  
13907109 +Deutsche Bank Trust Company Americas, c/o Ocwen Loan Servicing LLC, Attn: Bankruptcy Dept., P.O. Box 24605, West Palm Beach, FL 33416-4605  
13071617 +JPMorgan Chase Bank, National Association, Attn: Correspondence Mail, Mail code LA4, 700 Kansas Lane, Monroe, LA 71203-4774  
13074542 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
12928085 Northwest Savings Bank, 1475 Main Street., Coalport, PA 16627  
12928086 +Ocwen Loan Servicing, P.O. Box 24738, West Palm Beach, FL 33416-4738  
13015094 +PHEAA, Po Box 8147, Harrisburg, PA 17105-8147  
12948429 Popular Community Bank, P.O. Box 4601, Oak Park, IL 60303-4601

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Jun 02 2018 03:03:09 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2018 03:02:24 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 02 2018 03:02:48 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
12990955 +EDI: AFNIRECOVERY.COM Jun 02 2018 06:48:00 Afni, Inc., PO Box 3667, Bloomington, IL 61702-3667  
13066210 EDI: BECKLEE.COM Jun 02 2018 06:48:00 American Express Bank, FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
12985990 +EDI: BANKAMER.COM Jun 02 2018 06:48:00 Bank of America, N.A., 7105 Corporate Drive, Plano, TX 75024-4100  
12948408 +E-mail/Text: bankruptcycollections@citadelbanking.com Jun 02 2018 03:03:16 Citadel Federal Cred U, 520 Eagle View Blvd., Exton, PA 19341-1119  
12948415 EDI: IRS.COM Jun 02 2018 06:48:00 Department of the Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
12967237 EDI: DISCOVER.COM Jun 02 2018 06:48:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
13452008 EDI: ECMC.COM Jun 02 2018 06:48:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408  
13030005 E-mail/Text: bankruptcy.bnc@ditech.com Jun 02 2018 03:01:53 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154  
13117527 +E-mail/Text: bankruptcy.bnc@ditech.com Jun 02 2018 03:01:53 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049  
13064779 EDI: RESURGENT.COM Jun 02 2018 06:48:00 LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
12928087 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 02 2018 03:02:23 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
13103976 EDI: NAVIENTFKASMDOE.COM Jun 02 2018 06:48:00 Sallie Mae Inc, on Behalf of the, Department of Education, DOE, P.O. Box 740351, Atlanta, GA 30374-0351  
12988027 +EDI: NAVIENTFKASMSERV.COM Jun 02 2018 06:48:00 Sallie Mae Trust, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13100124 ##+Pooling and Servicing Agreement- Bear S, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

ALBERT JAMES MILLAR on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us, RA-occbankruptcy6@state.pa.us  
ALLISON FRANCES ZUCKERMAN on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
ANDREW SPIVACK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
CHRISTOPHER A. DENARDO on behalf of Creditor JPMorgan Chase Bank, National Association, et al pabk@logs.com  
CHRISTOPHER A. DENARDO on behalf of Creditor Select Portfolio Servicing, Inc., et al pabk@logs.com  
DANIELLE BOYLE-EBERSOLE on behalf of Creditor Select Portfolio Servicing, Inc., et al debersole@hoflawgroup.com, bblemling@hoflawgroup.com  
DAVID NEEREN on behalf of Creditor Ocwen Loan Servicing, LLC as servicer for dneeren@udren.com, vbarber@udren.com  
DAVID H. LIPOW on behalf of Creditor Select Portfolio Servicing, Inc. bkecf@milsteadlaw.com, dlipow@milsteadlaw.com  
JACQUELINE FRANCES MCNALLY on behalf of Creditor Wells Fargo Bank, as Trustee jmcnally@sterneisenberg.com, seisenberg@sterneisenberg.com;dbogucki@sterneisenberg.com;ddelvecchio@sterneisenberg.com;ckohn@sterneisenberg.com  
JEROME B. BLANK on behalf of Creditor BANK OF AMERICA, N.A. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Wells Fargo Bank, N.A., As Trustee For The Pooling And Servicing et al. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Deutsche Bank Trust Company Americas, As Trustee For et al. paeb@fedphe.com  
JEROME B. BLANK on behalf of Creditor Bank of America, N.A. paeb@fedphe.com  
JOSEPH ANGEO DESSOYE on behalf of Creditor Green Tree Servicing LLC paeb@fedphe.com  
JOSEPH ANGEO DESSOYE on behalf of Creditor Deutsche Bank Trust Company Americas, As Trustee For et al. paeb@fedphe.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor FEDERAL NATIONAL MORTGAGE ASSOCIATION bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
JOSHUA ISAAC GOLDMAN on behalf of Creditor FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com  
LESLIE J. RASE on behalf of Creditor Wells Fargo Bank, N.A., by its attorney in fact Ocwen Loan Servicing, LLC pabk@logs.com, lerase@logs.com  
LESLIE J. RASE on behalf of Creditor Wells Fargo Bank, as Trustee pabk@logs.com, lerase@logs.com  
MARIO J. HANYON on behalf of Creditor Wells Fargo Bank, N.A., As Trustee For The Pooling And Servicing et al. paeb@fedphe.com  
MARY F. KENNEDY on behalf of Creditor Green Tree Servicing LLC mary@javardianlaw.com, tami@javardianlaw.com  
MATTHEW CHRISTIAN WALDT on behalf of Creditor Select Portfolio Servicing, Inc. mwaldt@milsteadlaw.com, bkecf@milsteadlaw.com  
ROBERT H. HOLBER on behalf of Plaintiff Patricia J. Bender rholber@holber.com  
ROBERT H. HOLBER on behalf of Plaintiff James A. Bender rholber@holber.com  
ROBERT H. HOLBER on behalf of Joint Debtor Patricia J. Bender rholber@holber.com  
ROBERT H. HOLBER on behalf of Debtor James A. Bender rholber@holber.com  
SALVATORE CAROLLO on behalf of Creditor Deutsche Bank Trust Company Americas ldoyle@udren.com, cblack@udren.com  
STUART PAUL WINNEG on behalf of Creditor Deutsche Bank Trust Company Americas swinneg@udren.com, cblack@udren.com  
THOMAS I. PULEO on behalf of Creditor FANNIE MAE a/k/a FEDERAL NATIONAL MORTGAGE ASSOCIATION tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Wells Fargo Bank, N.A., As Trustee For The Pooling And Servicing et al. paeb@fedphe.com  
THOMAS YOUNG.HAE SONG on behalf of Creditor Deutsche Bank Trust Company Americas, As Trustee For et al. paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 34

**Information to identify the case:**

Debtor 1 **James A. Bender**  
First Name Middle Name Last Name  
Debtor 2 **Patricia J. Bender**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Eastern District of Pennsylvania**  
Case number: **12-21451-elf**

Social Security number or ITIN **xxx-xx-2916**  
EIN **-----**  
Social Security number or ITIN **xxx-xx-3157**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

James A. Bender

Patricia J. Bender

5/31/18

**By the court:**

Eric L. Frank  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**